

OFFICE OF LEGISLATIVE RESEARCH  
PUBLIC ACT SUMMARY



**PA 13-67—sHB 5072**

*Insurance and Real Estate Committee*

**AN ACT CONCERNING AUTOMOTIVE GLASS WORK**

**SUMMARY:** This act requires initial communications between a glass claims representative or a third-party claims administrator of an insurance company doing business in Connecticut and the company's insured person about automotive glass work or products to inform the insured about his or her right to choose where to have the work done.

It extends a ban on steering by automobile physical damage appraisers. By law, they cannot require or prohibit automotive appraisals or repairs to be performed in or by a specified facility or repair shop. The act extends this prohibition to glass work performed by a glass shop.

The act bars insurance company representatives and third-party administrators from steering an insured to a licensed glass shop owned by the insurance company, claims administrator, or their parent company, unless they provide the insured with the name of at least one other shop in the area where the glass work is to be performed. Steering occurs when a claims representative or administrator gives the name of, or directs an insured to, a particular glass shop, or schedules an appointment with it for the insured.

The act also bars insurance companies or their representatives from (1) specifying who an insured uses for automotive glass work or (2) stating that glass work will either be delayed or not guaranteed unless performed by a glass shop participating in an insurance company-established glass work program. The law already bars similar activities with respect to glass replacement, repair services, or products. The bans apply to insurance companies and their third-party claims administrators, agents, and adjusters.

EFFECTIVE DATE: January 1, 2014

**AUTOMOTIVE GLASS WORK**

The act requires that a glass claims representative for an insurance company or its third-party claims administrator, in the initial contact with an insured about automotive glass repair services or glass products, tell the insured something substantially similar to: "You have the right to choose a licensed glass shop where the damage to your motor vehicle will be repaired. If you have a preference, please let us know." By law, appraisals and estimates for physical damage claims written on behalf of insurers must have a written notice telling the insured that he or she has the right to choose the shop where the damage will be repaired (CGS § 38a-354).

# OLR PUBLIC ACT SUMMARY

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